

**UNITED STATES BANKRUPTCY COURT**  
Northern District of California (Oakland)

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 11/21/08 and was converted to a case under chapter 7 on 2/5/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lawanda Marion West  
1428 Lilac Lane  
Antioch, CA 94509

Case Number:  
08-46889

Social Security/Individual Taxpayer ID/Employer Tax ID/Other  
Nos.:  
xxx-xx-3783

Attorney for Debtor(s) (name and address):

Evan Livingstone  
Law Offices of Evan Livingstone  
182 Farmer's Lane 100A  
Santa Rosa, CA 95405  
Telephone number: (707)571-8600

Bankruptcy Trustee (name and address):

Lois I. Brady  
P.O. Box 12754  
Oakland, CA 94604  
Telephone number: (510) 452-4200

**Meeting of Creditors**

Date: **March 5, 2010**

Time: **09:30 AM**

Location: **Office of the U.S. Trustee, 1301 Clay St. Room 680N, Oakland, CA 94612**

**Important Notice to Individual Debtors:** The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors.

**Presumption of Abuse under 11 U.S.C. §§ 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 5/4/10**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

1300 Clay Street #300 (94612)  
Post Office Box 2070  
Oakland, CA 94604-2070  
Telephone number: 510-879-3600

**For the Court:**

Clerk of the Bankruptcy Court:  
Gloria L. Franklin

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 2/9/10

**EXPLANATIONS**

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

# CERTIFICATE OF NOTICE

District/off: 0971-4  
Case: 08-46889

User: pwright  
Form ID: B9A

Page 1 of 1  
Total Noticed: 26

Date Rcvd: Feb 09, 2010

The following entities were noticed by first class mail on Feb 11, 2010.

db +Lawanda Marion West, 1428 Lilac Lane, Antioch, CA 94509-1430  
aty +Evan Livingstone, Law Offices of Evan Livingstone, 182 Farmer's Lane 100A,  
Santa Rosa, CA 95405-4718  
aty +Les Zieve, Law Offices of Les Zieve, 18377 Beach Blvd. #210,  
Huntington Beach, CA 92648-1349  
tr +Lois I. Brady, P.O. Box 12754, Oakland, CA 94604-2754  
smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880,  
Sacramento, CA 94280-0001  
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463  
smg +State Board of Equalization, Collection Dept., P.O. Box 942879, Sacramento, CA 94279-0001  
ust +Office of the U.S. Trustee/Oak, Office of the U.S. Trustee, 1301 Clay St. #690N,  
Oakland, CA 94612-5231  
cr +California Housing Finance Agency, c/o Les Zieve, Esq., 18377 Beach Blvd., #210,  
Huntington Beach, CA 92648-1349  
9610283 Bk Of Amer, 4060 Ogletown/Stan, Newark, DE 19713  
10275445 +CALIFORNIA HOUSING FINANCE AGENCY, 1121 L Street, Suite 103, Sacramento, Ca 95814-3970  
9610284 +Cal Housing, 1121 L Street, Sacramento, CA 95814-3926  
9610286 +Citi Flex, Po Box 6241, Sioux Falls, SD 57117-6241  
9703042 CitiFinancial Inc, P.O. Box 140489, Irving, TX 75014-0489  
9610287 +Citifinancia, Po Box 499, Hanover, MD 21076-0499  
9610288 +Crdt First, Pob 81083, Cleveland, OH 44181-0083  
9610290 +Nissan Motor, Pob 660366, Dallas, TX 75266-0366  
9626560 Nissan Motor Acceptance Corporation, P.O. Box 660366 Dallas, TX 75266

The following entities were noticed by electronic transmission on Feb 09, 2010.

tr +EDI: QLIBRADY.COM Feb 09 2010 20:58:00 Lois I. Brady, P.O. Box 12754,  
Oakland, CA 94604-2754  
smg EDI: CALTAX.COM Feb 09 2010 20:58:00 CA Franchise Tax Board,  
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952  
cr EDI: RMSC.COM Feb 09 2010 20:58:00 GE Money Bank, c/o Recovery Management Systems Corporat,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
9610285 +EDI: CAPITALONE.COM Feb 09 2010 20:58:00 Cap One, Pob 30281,  
Salt Lake City, UT 84130-0281  
9695776 +EDI: CRFRSTNA.COM Feb 09 2010 20:58:00 Credit First N A, Po Box 818011,  
Cleveland Oh 44181-8011  
9610289 +EDI: RMSC.COM Feb 09 2010 20:58:00 Gemb/Chevron, P.O. Box 981400, El Paso, TX 79998-1400  
9716014 EDI: BLINE.COM Feb 09 2010 20:58:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
9803886 EDI: ECAST.COM Feb 09 2010 20:58:00 eCAST Settlement Corporation assignee of,  
FIA Card Services aka Bank of America, POB 35480, Newark NJ 07193-5480  
9764817 EDI: ECAST.COM Feb 09 2010 20:58:00 eCAST Settlement Corporation assignee of,  
Capital One Bank, POB 35480, Newark NJ 07193-5480

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2010

Signature:

